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ABSTRACT

In his well-known article "The Coming White Underclass" and other writings Charles Murray has suggested that welfare is the primary cause of out-of-wedlock childbearing. He contends that welfare, including Aid to Families with Dependent Children (AFDC), food stamps, and subsidized housing, should be eliminated. While Murray's views have gained a wide hearing, there is substantial evidence to suggest that welfare is not the primary cause of illegitimate births or teenage pregnancy. Contrary to popular impression, most out-of-wedlock births are not to teenagers. In fact, only 13% occur among women under age 18. Most researchers have found no connection, or only a small one, between AFDC benefits and childbearing decisions of young unmarried women. It must be noted that the rise in out-of-wedlock childbearing is a society-wide trend, not concentrated among the poor, and influenced by many factors beyond welfare. Since the early 1970s, welfare benefits have fallen in purchasing power, but the proportion of children born outside of marriage has continued to rise. It is conceded that the welfare system needs substantial reform, but its elimination would abandon many poor children and their families. Two figures and two tables illustrate the discussion, and an appendix provides a research summary. (SLD)

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January 1995

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Welfare, Out-of-Wedlock Childbearing, and Poverty:

What is the Connection?

Sharon Parrott
Robert Greenstein

CENTER ON BUDGET AND POLICY PRIORITIES

Washington, D.C.

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The authors claim sole responsibility for the contents of this report.

Summary

In his well-known October 1993 *Wall Street Journal* article, "The Coming White Underclass," Charles Murray wrote that "Illegitimacy is the single most important social problem of our time — more important than crime, drugs, poverty, illiteracy, welfare or homelessness because it drives everything else."[1] In his article, Murray calls attention to the increasing prevalence of out-of-wedlock childbearing among whites and predicts that if the out-of-wedlock birth rate is not curtailed, a vast white underclass will develop, leading to a breakdown of a democratic society. Murray states that, "the brutal truth is that American society as a whole could survive when illegitimacy became epidemic within a comparatively small ethnic minority [blacks]. It cannot survive the same epidemic among whites."

In the article and numerous public appearances, Murray has suggested that welfare is the primary cause behind out-of-wedlock childbearing. To address this crisis, Murray contends that welfare — including Aid to Families with Dependent Children (AFDC), food stamps, and subsidized housing — should be eliminated.

His analysis and policy prescriptions have become central to the welfare reform debate. Various Republican welfare reform proposals draw heavily from Murray's work. For example, the design of the Personal Responsibility Act (H.R. 4) — the bill affecting low-income programs included in the *Contract with America* — appears to reflect Murray's thesis that welfare has driven rising out-of-wedlock childbearing. Under this proposal, both AFDC benefits and housing assistance would be denied in cases in which an unmarried woman gave birth before her eighteenth birthday. States would have the option of extending this prohibition to unmarried mothers under age

[1] Charles Murray, "The Coming White Underclass," *The Wall Street Journal*, October 29, 1993.

21. In general, these children would remain ineligible for assistance throughout their childhood unless their mothers married.

While Murray's views have gained a wide hearing, there is substantial evidence to suggest that welfare is not, in fact, the primary cause of out-of-wedlock childbearing or teenage pregnancy. The question of whether welfare has any impact on out-of-wedlock childbearing has not been settled by researchers. But the general view among researchers who believe such a connection exists is that it is one factor among many and is not the primary factor at work.

That increasing numbers of children live in poor families without fathers represents a serious national problem. Policy efforts to address this problem, however, should be closely rooted in the research findings in this area and in careful assessment of the likely consequences of particular policy changes. The complicated issues surrounding increased out-of-wedlock childbearing, single parenting, and poverty are not likely to be addressed effectively by simple calls to abolish government support for poor children. To the contrary, there is reason to believe such a policy prescription would have harmful rather than beneficial effects.

Trends in Out-of-Wedlock Childbearing

The overall rate of out-of-wedlock childbearing has increased in the United States. The out-of-wedlock birth rate — the number of births for every 1,000 unmarried women of childbearing age — rose from 26.4 in 1970 to 45.2 in 1992, a large increase.

Contrary to popular impression, most out-of-wedlock births — some 70 percent — are not to teenagers. Some 13 percent occur among women under the age of 18. Since the mid-1970s, the proportion of all out-of-wedlock births that are births to teens has fallen steadily. This appears to be due to the decreasing number of teenagers relative to the number of adult women and the increasing rate of out-of-wedlock childbearing among older women. It is also of note that overall teen childbearing (including childbearing among both married and unmarried teens) is lower now than it was in the 1950s and 1960s, but the rate of childbearing among *unmarried* teens has increased since that time. (In other words, teens in general are less likely to have children today than forty years ago, but *unmarried* teens are more likely to have children than in the past.)

The Relationship Between Welfare and Out-of-Wedlock Childbearing

Much research has been conducted on the relationship between AFDC and out-of-wedlock childbearing. Most researchers have found either no connection or only a

small connection between AFDC benefits and the childbearing decisions of young unmarried women. Robert Moffitt, a Brown University economist who is widely regarded as one of the leading authorities in this area, conducted an exhaustive review of the research on this issue and published the results in peer-reviewed journal articles in 1992 and 1993. Moffitt concluded that the research on this issue "shows little relationship between illegitimacy or marriage and receipt of welfare benefits." Some researchers believe a connection is likely to exist, but the general view among these researchers is that welfare is only a small factor in a woman's decision to have a child outside of marriage.

A number of indicators suggest that welfare is not one of the primary causes of rising rates of out-of-wedlock childbearing in general or teen childbearing in particular.

- **The rise in out-of-wedlock childbearing is a society-wide trend.**

If welfare were the primary cause of the increase in out-of-wedlock births, one would expect that out-of-wedlock births would be rising primarily among low-income, less-educated women. But this is not the case. The trend toward increased childbearing by unmarried women has occurred among high school graduates, those with college education, and school dropouts alike. The rise in out-of-wedlock births is also occurring among both teens and older women.

In his article, Murray attempted to debunk the notion that increased out-of-wedlock childbearing is a society-wide trend by contending that the proportion of never-married women without a high school education had increased over the past decade. This, he said, showed that out-of-wedlock births were increasingly concentrated among the poor. But Murray's statements on that issue are incorrect. The proportion of never-married mothers who did not graduate from high school has *fallen* over the past decade, precisely the opposite of what Murray claims, while the proportion of never-married mothers who have postsecondary education has increased. In 1982, some 40 percent of mothers who had never been married lacked a high school diploma. By 1992, the proportion had fallen to 34 percent. Over the same period, the proportion of never-married mothers who not only had graduated from high school but also had obtained some postsecondary education rose from 16 percent to 26 percent.

While higher income and better-educated women have far lower rates of out-of-wedlock childbearing than do poor women and women with little education, the rates of out-of-wedlock childbearing among better-educated women have risen significantly in recent years. In fact, data from the National Longitudinal Survey of Youth indicate that *two-thirds* of young women who give birth outside of marriage are not poor in the year prior to their pregnancy.

- **Factors other than welfare, such as school performance, play an important role in teen childbearing.**

Researchers who have studied this matter have found that teenagers who are failing in school and come from disadvantaged families are the teens most likely to become parents. Princeton sociologist Kristin Luker observed in a 1991 article:

> Young women from families that are poor, or rural, or from a disadvantaged minority are more likely to be teen mothers than their counterparts from more privileged backgrounds. Yet young mothers are not just disadvantaged; they are also discouraged. Studies suggest that a young woman who has other troubles — who is not doing well in school, has lower 'measured ability,' and lacks aspirations for herself — is also at risk of becoming a teenaged mother.

Two other researchers, Brent Miller and Kristin Moore, have examined the relationship between contraceptive use, academic achievement, and future aspirations. In a 1990 article that reviewed the research compiled over the previous decade, they reported that teens who "have high educational expectations and school success are more likely to use contraception effectively." They also reported that "the decision to obtain an abortion is more frequently made by teens who are enrolled in school and who have higher educational aspirations."

Murray does not discuss the importance of academic achievement or future aspirations in connection with teen out-of-wedlock childbearing but instead focuses both his analysis and his policy solutions only on welfare.

- **Since the early 1970s, welfare benefits have fallen sharply in purchasing power while the proportion of children born outside of marriage has risen.**

AFDC benefits in the median state are now 47 percent lower than in 1970, after adjusting for inflation. (This is for a family of three with no other income, the standard way of measuring benefit trends.) AFDC benefits in the typical state have fallen from $690 in 1970 to $366 in 1994. (These figures are expressed in 1994 dollars.) Average AFDC and food stamp benefits combined have fallen by more than one-quarter over the past two decades and have now receded to the level of AFDC benefits alone in 1960, before the food stamp program was created. If welfare were the major cause of out-of-wedlock births, the rate of out-of-wedlock childbearing should have fallen — or risen more slowly — as welfare benefits dropped. This didn't happen.

- **States with higher welfare benefits do *not* typically have higher rates of out-of-wedlock births, higher proportions of children living in single-parent families, or higher teen birth rates.**

For example, in both Mississippi and New Jersey, about half of black children and one in seven white children live in single-parent families. Yet the combined value of AFDC benefits and food stamps in Mississippi is $238 per month *less* than in New Jersey. If AFDC were the principal cause of out-of-wedlock births and the formation of single-parent families, the much larger benefits in New Jersey should result in a higher proportion of children in that state living in single-parent families. In addition, while Mississippi and Alabama have the two lowest AFDC benefit levels in the nation, their white teen birth rates rank twelfth and thirteenth highest in the nation — and Mississippi's black teen birth rate is the nation's second highest. Meanwhile, Vermont, with the fifth highest AFDC benefits in the country, has the nation's second lowest black teen birth rate and the ninth lowest white teen birth rate.[2]

While Murray claims it is the existence of welfare rather than the level of benefits that induces high rates of out-of-wedlock childbearing, the differences in state benefit levels are large. If welfare were primarily responsible for the formation of single-parent families, we would expect to see a substantial correlation between state benefit levels and the proportion of children in single-parent families. Most researchers who have studied this issue find that the level of welfare benefits either has no effect or only a small effect on out-of-wedlock childbearing.[3]

- **The teen birth rate in the United States is much higher than that in other western industrialized countries with more generous welfare benefits.**

The U.S. teen birth rate was 62 per 1,000 young women under age 20 in 1991. By contrast, the teen birth rate in the Netherlands was 6. In France it was 9. It was 10 in Italy, 17 in Norway, 22 in Australia, 25 in Canada, and 33 in the United Kingdom.

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[2] These data are only available for total births to teens, not births to unmarried teens.

[3] A more complete treatment of state differences in AFDC benefits can be found in Chapter II of the full report.

- **Leading researchers in the fields of poverty, family structure, welfare and the labor market representing different institutions, political viewpoints, and disciplines have concluded that welfare is "not among the primary reasons for the rising numbers of out-of-wedlock births."**

Recently a group of 76 leading researchers — including most of the leading experts in the area of welfare incentives and family structure — issued a statement on welfare and out-of-wedlock childbearing. The statement said: "Most research examining the effect of higher welfare benefits on out-of-wedlock childbearing and teen pregnancy finds that benefit levels have no significant effect on the likelihood that black women and girls will have children outside of marriage and either no significant effect, or only a small effect, on the likelihood that whites will have such births. Indeed, cash welfare benefits have fallen in real value over the past 20 years, the same period that out-of-wedlock childbearing increased....the evidence suggests that welfare has not played a major role in the rise in out-of-wedlock childbearing." Many of the same researchers that Murray and others cite as having done studies which support the contention that welfare causes out-of-wedlock childbearing — such as Robert Plotnick of the University of Washington and Martha Ozawa of Washington University at St. Louis — signed the statement.

Out-of-Wedlock Childbearing and Poverty

Murray argues that out-of-wedlock childbearing is the primary cause of poverty, homelessness and numerous other social ills. He states that "Illegitimacy...drives everything else."

Children born to unmarried parents do face substantially higher poverty rates than children living with two parents. But the data do not support the contention that changes in family structure are the primary factor behind the upward trend in poverty rates of the last 15 years.

Research by Rebecca Blank of Northwestern University, a former staff economist on the President's Council of Economic Advisers in 1989 and 1990, has shown that declining real wages, particularly for low-skilled workers, have had a powerful impact on the upward drift in poverty rates. In her paper "Why Were Poverty Rates So High in the 1980s?," Blank concludes that families at the bottom of the income distribution saw their incomes stagnate and in some years fall largely because of declining wages, not because of changes in family structure.

In fact, if one compares the actual poverty rate in 1993 to what the poverty rate would have been that year if the proportion of people living in female-headed families had remained at the same level as in 1977, one finds the poverty rate would be little

changed.[4] For example, the poverty rate among whites living in families rose from 7.3 percent in 1977 to 10.5 percent in 1993. But the increased number of people living in female-headed families accounted for only a six-tenths-of-one-percentage-point increase in white poverty during this period. The remaining 2.6 percentage point increase in the poverty rate was due to factors such as declining wages for low-skilled workers and a weakened safety net.

Further evidence that family structure is far from the only factor driving up poverty rates is found by looking at the poverty rate among children living in two-parent families. If out-of-wedlock childbearing were primarily responsible for higher child poverty rates, one would expect that poverty among children living in two-parent families would not have increased dramatically. Yet poverty among these children increased sharply between 1977 and 1993. In 1977, some 7.9 percent of children living in two-parent families were poor. In 1993, some 12.4 percent of these children were poor. Falling wages appear to have played an important role here. Average hourly wages of men both with and without a high school diploma fell by about one-quarter between 1979 and 1993, after adjusting for inflation. Furthermore, Census data show that in 1979, some 22.2 percent of all full-time, year-round workers who lacked a high school diploma earned too little to lift a family of four above the poverty line. By 1993, some 38.1 percent of such workers were paid wages this low.

In addition, the proportion of *poor* children living in single-parent families — and the proportion of the poor living in female-headed families — has remained stable in recent years. If out-of-wedlock births were the main factor causing the rise in poverty, these proportions should have increased.

- In 1977, approximately 58 percent of all poor children lived in single-parent families. In 1992, the figure was still 58 percent.

- Similarly, in 1977, some 37.2 percent of *all poor people* lived in female-headed families. In 1993, some 37.3 percent lived in such families.

The proportion of poor children (and all poor people) living in female-headed families remained stable because the poverty rate increased among married families and because female-headed families became smaller in size over the period.

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[4] We use 1977 as a comparison year because it was a year at a similar point in the economic cycle to 1993. Both 1977 and 1993 were the second years of economic recoveries, and the 6.8 percent unemployment rate in 1993 was similar to the 1977 unemployment rate of 7.1 percent.

While the rise in out-of-wedlock childbearing is an important and disturbing development, Murray's claim that "illegitimacy...drives everything else" ignores other economic and social factors and is hyperbole.

The Consequences of Being Raised by a Single-Parent

Murray seems to argue that the harsh step of eliminating the safety net for poor children is justified because the consequences of raising a child in a single-parent family are so universally destructive. Here, also, the research is at odds with his conclusion. To be sure, the research shows that children who grow up in poor, single-parent families are less likely than other children to graduate from high school and are more likely to become teen parents. But the research also demonstrates that *most* children who grow up in single-parent families do complete high school, do not commit crimes, and (for girls) are not welfare dependent as teens or young adults.[5]

Research by Sara McLanahan shows that while both poverty and family structure influence educational attainment, most children living in single-parent families do graduate high school. In fact, more than half of all children living in the most disadvantaged families — families headed by a single mother who did not herself graduate from high school — receive their high school diploma. Similarly, more than 80 percent of daughters raised by single mothers without a high school diploma avoid a teen premarital birth. In addition, more than three-quarters of sons raised in such families are either working or attending school as young adults.

Despite these findings which indicate that most children growing up in single-parent families graduate from high school and are independent from welfare as young adults, Murray seems to believe these children would be better off — and better socialized — if they were taken from their parents and, in some cases, placed in orphanages.

The White Underclass

Murray ventures well beyond the data when he predicts that a burgeoning number of white underclass neighborhoods — poor neighborhoods with high rates of crime, drug abuse, and school drop-out — will develop if out-of-wedlock childbearing among whites is not curtailed. In his *Wall Street Journal* article, Murray wrote: "The

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[5] Because AFDC is only available to parents and because eligibility rules on two-parent families are substantially more stringent than on single-parent families, the question of whether children raised in families that receive welfare themselves become welfare recipients is only considered for girls.

white underclass will begin to show its face in isolated ways....Look for white neighborhoods with high concentrations of drug activity and large numbers of men who have dropped out of the labor force...As the spatial concentration of illegitimacy reaches critical mass, we should expect the deterioration to be as fast among low-income whites in the 1990s as it was among low-income blacks in the 1960s."

The formation of underclass areas depends on a number of factors, not just on out-of-wedlock births. Among the most important of these factors is the degree of concentrated poverty. Murray's analysis misses a critical fact here — white poverty is far less concentrated than black poverty is. Data from the 1990 Census show that while three of every 10 poor blacks live in a concentrated poverty neighborhood — defined as a census tract with a poverty rate of at least 40 percent — fewer than one in 10 poor whites do. That white poverty is far more geographically dispersed than black poverty significantly lessens the likelihood that vast white underclass areas will develop.

Murray's prediction also ignores the fact that *two-thirds of young white women who give birth outside of marriage subsequently marry*, a much higher proportion than among black women. Many of these white women and children end up out of poverty, in two-parent families, and as residents of areas that do not have underclass characteristics.

Data from the National Longitudinal Survey of Youth (NLSY) show that about three-quarters of white women who marry within three years of having a child outside of marriage are not poor by that third year.[6] Moreover, nearly three-fifths of all white women who have a child outside of marriage — including those who have *not* remarried within three years — have incomes above the poverty line three years after bearing that child. And about 70 percent of the young white women who bear a child outside of marriage do not have another out-of-wedlock birth.[7] In short, white women who have children outside of marriage are a much more diverse group than Murray portrays them as being. To predict the spread of vast white underclass areas on the basis of one statistic on the white out-of-wedlock birth rate is unwarranted.

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[6] The sample size for the analysis of white women who have children outside of marriage and subsequently marry is small, and this figure should be considered a rough estimate. The analyses that consider poverty status three years after the birth of the child consider the poverty status three *calendar* years, not 36 months, after the birth of the child.

[7] Authors' calculations using NLSY data. Because the women in the NLSY sample are still of childbearing age in 1990 (the last year for which we have fertility data), some of those who had children outside of marriage may have another such birth in future years. Therefore, our figure underestimates the proportion of white women who have more than one out-of-wedlock birth. To minimize this bias, we only considered women who had their first out-of-wedlock birth in or before 1986.

This is not to suggest that the rising rate of white out-of-wedlock childbearing is not troubling. But Murray's apocalyptic predictions appear overblown.

Policy Prescriptions

Murray argues that to stem the growth in out-of-wedlock births, welfare benefits — including AFDC, food stamps, and housing assistance — should be abolished. He contends that the elimination of welfare would result in far fewer out-of-wedlock births to women who can not afford to care for children (as well as in fewer children with low IQ's, an argument advanced in his new book, *The Bell Curve*). Murray also states that mothers who still give birth outside of marriage would either find other sources of income or place their children for adoption. Those children for whom no adoptive home could be found, and for whom the parents could not afford to care adequately, would be placed in government-sponsored orphanages.

In addition, Murray calls for the elimination of child support obligations on men who father children outside of marriage. Under his proposal, children born outside marriage would be denied both government assistance and any legal right to assistance from the child's father.

Some, though not all, of Murray's policy recommendations are now part of the Personal Responsibility Act (PRA). The PRA would not entirely eliminate the AFDC, food stamp, and housing assistance programs, but it would deny basic cash aid as well as housing assistance to families in which a child was born to a young unmarried mother. In general, the child would remain ineligible for assistance throughout his or her childhood. The mother would generally remain ineligible for assistance unless she had a subsequent child when she was older. In addition, the Food Stamp Program is converted with several other programs into a nutrition assistance block grant. The funding for this block grant would be well below what these nutrition programs are projected to cost. Because the block grant would be a discretionary program and because funding for a program like food stamps would have to be significantly reduced, it is possible that families denied AFDC assistance would also be denied nutrition assistance as well. The PRA does not eliminate child support obligations for men who father children outside of marriage.

Given the research indicating that welfare is not the primary cause of out-of-wedlock childbearing, there is little to suggest that abolishing welfare outright or for children born outside of marriage will lead to a massive reduction in out-of-wedlock childbearing. While we can not know exactly what would happen to out-of-wedlock childbearing if welfare were eliminated, it is likely that denying basic income support to poor children would deepen poverty and worsen the problems stemming from it.

Research indicates that poverty is detrimental to children. One recent study by researchers Sanders Korenman and Jane Miller found that "Poor children are more likely to be low height-for-age, low weight-for-height, and to score poorly on indicators of cognitive and socioemotional development than middle- and upper-income children. Long-term economic disadvantage is also associated with deficits in rates of growth in height." Poor children are also more likely to drop out of high school and become teen parents than more affluent children.

In evaluating the Murray proposal, particular consideration should be given to the effects on children of the elimination of a safety net for their families. If cash, food, and housing assistance are eliminated, what will happen to children whose families suffer a financial crisis, including families that need only short-term assistance? Some of these families are likely to be unable to pay rent and utility bills and purchase adequate food and clothing. One result is likely to be an increase in homelessness. Another is likely to be an increase in the number of children with inadequate nutrition. In *The Bell Curve*, Murray, himself, allows that nutrition may affect children's intelligence.

It is important to note that many families who receive welfare do so for only a short period of time when the family faces a temporary crisis such as a job loss, a cut-off of child support, or the desertion of the father. Between two-thirds and three-quarters of families that enter the welfare system leave within two years. Some of these families need assistance for a short period of time and never return. Others leave AFDC for unstable, low-wage jobs; when those jobs end, these families frequently return to AFDC until they find employment again. Under Murray's proposal, there would be no assistance available to most of these families during these crises. In some cases, the families might not weather the crisis as a consequence.

Murray contends that the negative consequences of his proposals could be averted by placing for adoption those children whose parents can not afford to care for them. If no adoptive home could be found, they would be cared for in government-supported orphanages. Under this scenario, some children would be placed in orphanages or in adoptive homes because their parents were impoverished, not because their parents were poor at parenting or abusive, the reasons children generally are taken from their parents today. (The PRA allows, but does not require, states to use some of the federal money saved by the provision denying aid to children born to young unmarried mothers for the establishment of orphanages.)

An important issue which Murray's writings do not address is that many children whose parents enter the welfare system are not newborn infants, but older children already attached to their parents. Research on child development and child psychology indicates that children can suffer emotional harm when separated from their parents. These problems can be confounded when children are placed in

impersonal settings, frequently moved from placement to placement, and left with little sense of security.

Furthermore, the current child welfare system charged with finding appropriate placements for abused and neglected children is considered overloaded by most experts; there are some 460,000 children in foster care placements and some 20,000 children waiting for adoptive homes. While there may be a large demand for newborn babies to adopt, it is difficult to place older children — particularly older minority and disabled children.

The statement signed by 76 researchers concluded that Murray's policy prescription did not represent responsible policy, stating "...ending welfare for poor children born out-of-wedlock does not represent serious welfare reform, and would inflict harm on many poor children. *We strongly urge the rejection of any proposal that would eliminate the safety net for poor children born outside of marriage. Such policies will do far more harm than good*" (emphasis in original text).

Another Vision

While disagreeing with Murray's recommendation to abolish the welfare system, we do believe the system needs substantial reform. The current welfare system does too little to promote work and equips too few parents with the skills to secure and retain a job that could maintain their families. Too few supports are provided to low-income working parents who are unable to pay for safe, adequate child care for their children and health insurance for the family. In addition, too many single parents fail to receive the child support payments they need to help provide for their children's basic needs, and too many fathers of children born outside of marriage are able to avoid paying child support and feel little financial consequence of their actions. These deficiencies in the current system need to be addressed both to reduce reliance on welfare and to enable more families to escape from poverty.

While Murray's policies would abandon many poor children and their families, welfare reform should build on successful programs and experiment with new approaches to reduce teen childbearing and unwanted pregnancies, remove disincentives to marry embedded in the welfare system, demand responsibility of noncustodial parents through more effective paternity establishment and child support collection procedures,[8] keep teen parents in school, improve the earnings prospects of

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[8] While more effective paternity establishment procedures need to be implemented, a policy — such as the one included in the Personal Responsibility Act — that denies AFDC to children for whom paternity has not been established even when the mother is fully cooperating with the child support enforcement agency is unwarranted. Legal paternity can not always be quickly or easily established both because

(continued...)

parents so the damaging effects of poverty can be ameliorated, and move more single parents from welfare to work.

Any welfare system is likely to contain certain incentives that encourage behaviors we would prefer to discourage. The response to such incentives must be carefully weighed. But to drive large numbers of poor children much deeper into poverty or force them to suffer the injury of being separated from their parents to insure that welfare can never lead to any out-of-wedlock births would do more harm than good. It would not represent sound public policy.

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[8] (...continued)
noncustodial parents are often difficult to locate and uncooperative and because the legal and administrative procedures of the states often take long periods of time (18 months or longer) to be completed. Such a policy would punish poor families even when the parent is doing all she can to assist the state in establishing legal paternity.

I. Introduction

In his well-known October 1993 *Wall Street Journal* article, "The Coming White Underclass," Charles Murray wrote that "Illegitimacy is the single most important social problem of our time — more important than crime, drugs, poverty, illiteracy, welfare or homelessness because it drives everything else."[1] Murray argued that without welfare, out-of-wedlock births would sharply decrease. He called for eliminating all welfare programs, including the Aid to Families with Dependent Children program (AFDC), food stamps, and subsidized housing.

Because of alarming trends among whites, Murray warned, the rise in out-of-wedlock childbearing must now be considered a full-fledged national crisis. He noted that the proportion of white births occurring outside of marriage is about the same today as the proportion of black births that occurred outside marriage in the mid-1960's. If drastic action is not taken, he predicted, white childbearing will follow the same path over the next few decades that black childbearing has taken during the past 30 years. In the not-too-distant future, according to Murray, the proportion of white births taking place outside marriage will resemble the proportion found today among blacks.

Murray also prophesies that the coming explosion in white out-of-wedlock childbearing will lead to the creation of a burgeoning number of white underclass areas, mirroring the black underclass areas found today in many inner-cities — areas with high concentrations of poor, single-parent families, high crime rates, and poor schools. "...the brutal truth," Murray declares,"is that American society as a whole

[1] Charles Murray, "The Coming White Underclass," *The Wall Street Journal*, October 29, 1993.

could survive when illegitimacy became epidemic within a comparatively small ethnic minority. It cannot survive the same epidemic among whites."

Murray's radical solutions are gaining increased acceptance. Various welfare bills introduced on Capitol Hill reflect Murray's influence including the Personal Responsibility Act — the bill included in the *Contract With America* that affects low-income programs. Under this bill, both AFDC benefits and housing assistance would be denied in cases in which an unmarried woman gave birth before her eighteenth birthday. States would have the option of extending this prohibition to mothers under the age of 21 who bear children outside of marriage. In general, the children born to these families would remain ineligible for cash assistance as long as their mothers remained unmarried.

While some of Murray's earlier work in the welfare area was challenged by academic researchers,[2] a systematic review of his recent work has been lacking, and his assertions and the data he cites to support them have frequently gone unquestioned. Debate has centered largely on the radical solutions he prescribes. But both Murray's analysis and his solutions deserve careful scrutiny.

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[2] See, for example, Sara McLanahan, Glen Cain, Michael Olneck, Irving Piliavin, Sheldon Danziger, and Peter Gottschalk, *Losing Ground: A Critique* (an IRP Special Report), Institute for Research on Poverty, University of Wisconsin, 1985; Christopher Jencks, "How Poor are the Poor?," *New York Review of Books*, May 9, 1985; David Ellwood and Lawrence Summers, "Is Welfare Really the Problem?," *Public Interest*, Spring 1986.

II. Trends in Out-of-Wedlock Childbearing

The rate of out-of-wedlock childbearing, measured as the number of births each year for each 1,000 unmarried women of childbearing age, is rising among white women. The trend is less clear for black women. At the same time, marriage rates are falling among both whites and blacks. The result of these various trends is that an increasing proportion of children — particularly white children — are being born outside of marriage. On this point, Charles Murray is correct.

The data do not, however, support his conclusion that welfare is the primary cause of this increase in births outside marriage. To the contrary, the data presented in this chapter show that the out-of-wedlock birth rate is rising not only among the poor and less educated, but also among women at higher income levels and with some postsecondary education — in other words, among women not likely to receive welfare for long periods of time. In addition, as the next chapter discusses, welfare benefits have fallen over the past two decades while out-of-wedlock births have continued to increase. If welfare were the primary cause of out-of-wedlock childbearing, one would have expected a decline, a leveling off, or a less pronounced increase in such births as welfare benefits fell. That has not occurred.

Finally, this chapter discusses the causes of teen childbearing. While representing a relatively small proportion of overall out-of-wedlock childbearing, teen mothers are a group that illicits particular concern because they are among the most likely to receive welfare and remain poor for long periods of time. The research suggests that many factors other than welfare affect teen childbearing. In particular, teens who are failing in school and who lack future aspirations are more likely than other teens who are successful in school to become mothers.

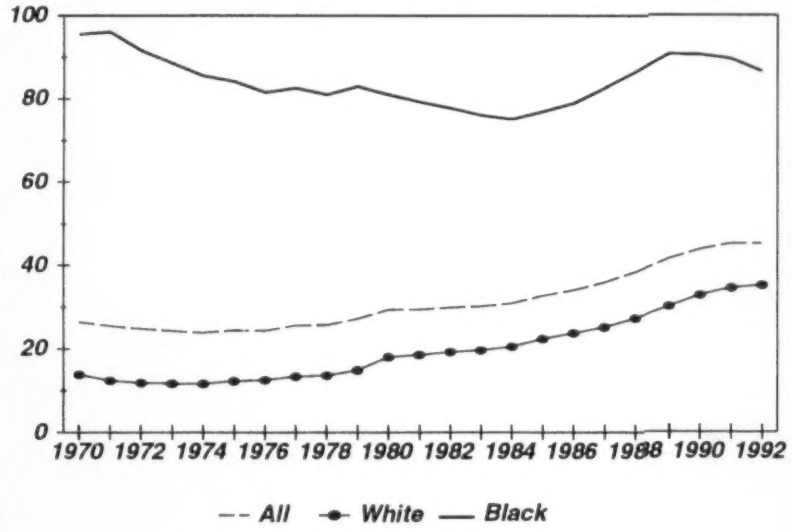
Childbearing Trends

The overall out-of-wedlock birth rate — that is, the number of births for every 1,000 unmarried women of childbearing age — rose from 26.4 in 1970 to 45.2 in 1992, a large increase. (In other words, there were 26.4 births for every 1,000 unmarried women of childbearing age in 1970. In 1992, there were 45.2 such births for every 1,000 women.) But this overall trend masks divergent trends among blacks and whites.

- Among black women, the out-of-wedlock birth rate dropped from 95.5 in 1970 to 86.5 in 1992. The black rate reached its lowest point in 1984, when it stood at 75.2.

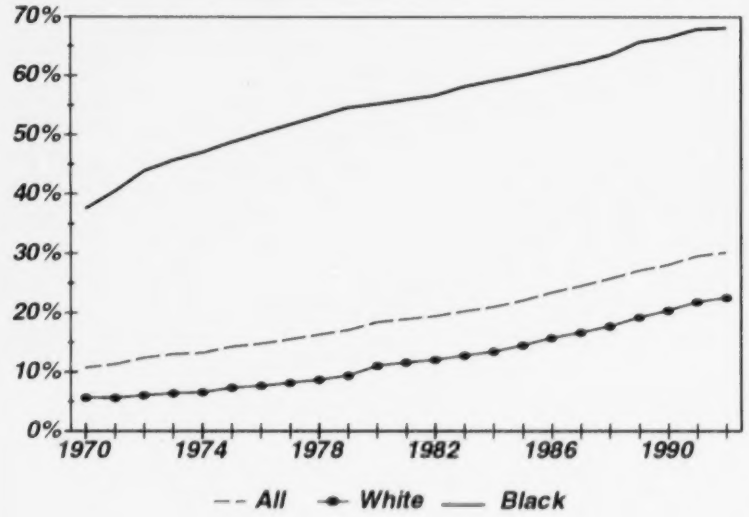
- Among whites, the out-of-wedlock birth rate rose markedly from 13.9 in 1970 to 35.2 in 1992. Among whites, much of the increase in out-of-wedlock childbearing occurred in the latter half of the 1980s. (See Figure 1.)

Figure 1:
Number of Births Per 1,000 Unmarried Women (all ages), 1970-1992



Source: *Monthly Vital Statistics Report, Advance Report of Final Natality Statistics, 1983 and 1992,* National Center for Health Statistics. Data for years prior to 1980 are based on the race of the child. After that point, data are based on the race of the mother.

Figure 2
Proportion of All Births that Occur Outside of Marriage, 1970-1992



Source: *Monthly Vital Statistics Report, Advance Report of Final Natality Statistics, 1983 and 1992*, National Center for Health Statistics. Data for years prior to 1989 are based on the race of the child. After that point, data are based on the race of the mother.

The *proportion of births that are out-of-wedlock* represents a different measure of birth trends than the out-of-wedlock birth rate. Among whites and blacks alike, the proportion of births that are births to unmarried women has risen sharply over the past 20 years. While this is due in part to the rise in the out-of-wedlock birth rate, other factors also have contributed to the increasing proportion of children being born outside of marriage. One important factor is that the proportion of women of childbearing age who are unmarried is much higher than it was in the past. Another factor is that the birth rate among married women has fallen considerably. Since a larger proportion of women are unmarried than in the past and those who are married have fewer children than they used to, the proportion of births that occur outside of marriage has risen. The increase noted above in the white out-of-wedlock birth rate (that is, in the proportion of white unmarried women who bear children) pushes to still-higher levels the proportion of all births that are taking place outside of marriage.

Why are these trends occurring? To investigate this question, it is important to identify the groups of women among which the trend toward increased out-of-wedlock childbearing is found. Charles Murray asserts that the data show this phenomenon to be heavily concentrated among poor women, a statement that is central to Murray's

case. If the trend toward increased out-of-wedlock childbearing is occurring primarily among the poor, the argument that welfare is the principal instigator of out-of-wedlock births becomes more compelling. Murray makes this argument in proposing to end welfare altogether.

But in this area, Murray's statements are at odds with the data. To be sure, poor women are much more likely than non-poor women to give birth outside of marriage. But the evidence demonstrates that the trend toward increased out-of-wedlock childbearing is a society-wide phenomenon.

Murray bases his assertions about these trends on published and unpublished data from both the Census Bureau and the National Longitudinal Survey of Youth (NLSY), a large survey that tracked 12,000 youth for a dozen years from 1979 to 1991.[3] The data from these sources, however, show a different picture than that which Murray portrays.

- Data from the NLSY show that *two-thirds* of young women who give birth outside of marriage are not poor in the year prior to their pregnancy.[4]

- While never-married women who have graduated from college have significantly lower birth rates than never-married women with less education, the out-of-wedlock birth rate has risen rapidly among educated women. Consider the number of children born to never-married women in various racial and educational categories, starting with 1977. In that year, Census data show that few of the white, never-married women aged 25-34 who had graduated from college had borne children. For every 1,000 such women, there were only 15 children to whom they had given birth. By 1992, this picture had changed. For every 1,000 white never-married women aged 25-34 with a college degree, 91 children had been born — a six-fold increase. Similarly, the number of children that had been born to black never-married women with some college education (but not necessarily a college degree) increased 67 percent during this period.[5]

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[3] The 12,000 respondents were between the ages of 14 and 21 in 1979, the year the survey began, and have been interviewed annually since 1979. The data we used followed the respondents through 1991.

[4] This refers to the calendar year prior to the pregnancy, not to the 12-month period prior to the first month of pregnancy.

[5] Data are from *Fertility of American Women: June 1992* and *Population Profile of the United States: 1992*, U.S. Department of Commerce, Bureau of the Census.

In his article, Murray belittles the increases in out-of-wedlock births among college graduates as "an interesting trend, but of minor social importance." Murray proclaims, "The real news is that the proportion of single mothers with less than a high school education jumped to 48 percent from 35 percent in a single decade."

But Murray is mistaken here. The data show the trend to be the *opposite* of what he claims. The Census report entitled *Fertility of American Women, 1992* shows that the proportion of never-married mothers with less than a high school education has declined, rather than risen. In 1982, some 40 percent of mothers who had never been married lacked a high school diploma. By 1992, the proportion of never-married mothers who had not graduated from high school had fallen to 34 percent. At the same time, the proportion of never-married mothers who not only had graduated from high school but also had obtained some postsecondary education rose from 16 percent to 26 percent.[6,7] (Although Murray has been aware of the error since last fall, he has not corrected it. Both in a paper published by the American Enterprise Institute and in Congressional testimony submitted for a hearing held on July 29, 1994, Murray repeated the incorrect assertion.)

Table 1: Educational Attainment of Never-Married Mothers

	1982		1992	
	Number of Never-Married Mothers	**Percent of Never-Married Mothers**	**Number of Never-Married Mothers**	**Percent of Never-Married Mothers**
Total	2,045,000	100.0%	3,907,000	100.0%
Education:				
Less than high school	818,000	**40.0%**	1,330,000	**34.0%**
High School Graduate	900,000	44.0%	1,573,000	40.3%
College, 1 or more years	328,000	16.0%	1,002,000	25.6%

Source: *Fertility of American Women June 1992* (Table J), U.S. Department of Commerce, Bureau of the Census, June 1993.

International comparisons also weaken Murray's case that it is the welfare system that has caused high rates of out-of-wedlock childbearing and single parenting in the United States. Although other Western industrialized countries have also experienced an increase in out-of-wedlock childbearing and divorce, single parenting remains more prevalent in the United States than in the other countries. Yet these other

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[6] These figures refer to never-married mothers between the ages of 18 and 44.

[7] The increased educational attainment of never-married mothers is due to increasing birth rates among better-educated unmarried women and a decreasing number of women without a high school education relative to more educated women.

countries tend to have more generous social welfare policies than the United States. (Single parenthood is less common in western European countries than it is here primarily because the divorce rate is higher in the United States than in other western industrialized countries and because children in countries such as Sweden are more likely to live with unmarried, cohabiting parents than is the case here.[8,9])

Births to Teenagers

In explaining his findings and ideas on welfare, Murray and others often cite the example of an unmarried teenager giving birth to a child for whom she is not prepared to care. Such examples strike a public chord. Many Americans believe the rising tide of out-of-wedlock births is fueled by a surge of teenage pregnancies and that most out-of-wedlock births are to teenage girls.

But the belief that teenage mothers are responsible for most out-of wedlock births is not accurate. (It should be noted that Murray does not claim it is true.) The large majority of out-of-wedlock births — some 70 percent — are to women age 20 or older. Some 17 percent are to 18 and 19 year old women, while 13 percent of such births are to teens under the age of 18. The proportion of all out-of-wedlock births that are births to teens has fallen steadily since the mid-1970s. This appears to be due to the decreasing numbers of teenagers relative to the number of adult women and to the increasing rate of out-of-wedlock childbearing among older women.

Teenage childbearing is nevertheless cause for serious concern. According to data from the NLSY, about half of all women who ever have a child outside marriage have their first nonmarital birth before age 20.[10] In addition, teen mothers are among the mothers most likely to remain poor and on welfare for long periods of time. have their first nonmarital birth before age 20.

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[8] Single parents, both those who work and those who do not, face higher poverty rates in the United States than they do in other western industrialized countries.

[9] See Sara McLanahan and Lynne Casper, "The American Family in 1990: Growing Diversity and Inequality," forthcoming.

[10] It should be noted, however, that because the NLSY has not yet followed respondents into their post-childbearing years, this figure somewhat *overestimates* the percentage of mothers who have a teen out-of-wedlock birth. Some women in the sample who had not had such a birth by 1990 (the last year for which we have fertility information), may still have an out-of-wedlock birth in later years. Such women would increase the percentage of women who have their first out-of-wedlock birth after their teen years.

Trends in Teen Childbearing

Teen childbearing trends are mixed. In 1955, there were 90 births for every 1,000 young women between the ages of 15 and 19. By 1991, this had declined to 62 births for every 1,000 teenage women. While the teen birth rate reached its lowest point in 1986 — when there were 50 births per 1,000 teenaged women — and has climbed since then, it is still well below the level of the 1950's and 1960's.

On the other hand, these figures encompass *all* births to teenagers, including births to both married and unmarried teens. While the overall teen birth rate has fallen, the birth rate among unmarried teens has increased. In 1960, fewer than one-sixth of teen births occurred outside marriage; by 1991, more than two-thirds of such births did.

It is interesting to note that despite the more generous welfare benefits found in other western industrialized countries, the U. S. teen birth rate is much higher than that in these countries. In 1991, the U.S. teen birth rate was 62 per 1,000 young women under age 20. The teen birth rate in the Netherlands was 6. In France, the rate was 9. It is 10 in Italy, 17 in Norway, 22 in Australia, 25 in Canada, and 33 in the United Kingdom.[a] Murray claims that welfare benefits enable teens to have children outside of marriage; however, other countries with more generous social welfare systems do not experience the high rate of teen pregnancy that is found in the United States.

[a] Data are from Kristin Moore, Ph.D., executive director of Child Trends, Inc.

Consequently, the question of what factors influence teen childbearing is of particular importance. There is some useful research on this issue. Researchers studying this matter have found that teenagers who are failing in school and come from disadvantaged families are the teens most likely to become parents. Princeton sociologist Kristin Luker has written that:

> Young women from families that are poor, or rural, or from a disadvantaged minority are more likely to be teen mothers than their counterparts from more privileged backgrounds. Yet young mothers are not just disadvantaged; they are also discouraged. Studies suggest that a young woman who has other troubles — who is not doing well in school, has lower 'measured ability,' and lacks aspirations for herself — is also at risk of becoming a teenaged mother.[11]

[11] Kristin Luker, "Dubious Conceptions — The Controversy Over Teen Pregnancy," in *The American Prospect*, Spring 1991.

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Other researchers have reached similar conclusions. In reviewing research on contraceptive use, academic achievement, future aspirations and teen pregnancy, Brent Miller and Kristin Moore found that teens who "have high educational expectations and school success are more likely to use contraception effectively." They also reported that "the decision to obtain an abortion is more frequently made by teens who are enrolled in school and who have higher educational aspirations."[12]

While Murray suggests that teenagers choose to have children in large part because of welfare, the research indicates that many factors exert a strong influence on teen childbearing, including teenagers' educational success and future aspirations.

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[12] Brent Miller and Kristin Moore, "Adolescent Sexual Behavior, Pregnancy, and Parenting: Research through the 1980s," in *Journal of Marriage and the Family*, November 1990.

III. The Connection Between Welfare and Out-of-Wedlock Childbearing

The data examined so far on trends in out-of-wedlock childbearing raise questions about the strength of the connection between welfare and the rise in nonmarital births. If welfare were the principal cause of the rising tide of out-of-wedlock births, one would expect out-of-wedlock births to be increasing primarily among low-income, less-educated women. As noted above, the rise in childbearing among unmarried women has occurred among high school graduates, those with college education, and school dropouts alike.

This is particularly significant because, according to the NLSY, almost three-quarters of young unmarried mothers with some postsecondary education do not receive welfare in the year after the birth of their child. If welfare were causing these unmarried women with more education to have children, or if it were "enabling" them to do so, one would expect most of these women to go on welfare immediately upon or soon after having a child.

Value of Welfare Benefits and Welfare Package Has Declined

An examination of welfare benefit trends raises further doubts about the connection between welfare and the rising number of births outside of marriage. Since the early 1970s, welfare benefits have fallen sharply in purchasing power; AFDC benefits in the median state now are 47 percent lower than in 1970, after adjusting for inflation. (This is for a family of three with no other income, the standard way of measuring these benefit trends.) Average AFDC and food stamp benefits combined have fallen by more than one-quarter over the past two decades and have now receded

to the level of AFDC benefits alone in 1960, before the food stamp program was even created. If Murray is correct that welfare is the primary cause of out-of-wedlock births, out-of-wedlock childbearing should have fallen — or risen more slowly — as welfare benefits dropped. It didn't.

Murray has responded to this criticism by claiming that the total value of the "welfare package" has continued to rise in recent years.[13] But the value of the "welfare package" has increased only if one counts the surging cost of Medicaid as representing a major liberalization of the welfare package provided to recipients. Medicaid costs have soared during this period, but not because the Medicaid benefit package has been substantially expanded. To the contrary, Medicaid costs have exploded primarily because health care costs nationwide — in both the public and the private sectors — have spiraled out of control. That medical care providers charge escalating amounts for their services and that costly new technologies have raised average medical costs does not help poor families pay rent, heat their homes, or buy clothes — and does not alter the reality that the "welfare package" enables mothers to buy less of life's necessities than it formerly did. The rising cost of Medicaid does not make it easier for poor mothers to raise their children and pay their bills. Murray's use of rising doctor and hospital fees masks the decline in AFDC benefits.

Murray also includes housing assistance as part of the "welfare package." Since the number of low-income families receiving federal housing assistance has climbed over the past two decades and the value of housing assistance has grown as rents have risen, the inclusion of housing assistance also contributes to his finding that the welfare package has continued to increase. But the story regarding housing assistance is a more complicated one than is reflected in Murray's treatment of it. Of particular importance is the fact that while more AFDC families receive housing assistance than did 10 or 20 years ago, most still do not benefit from it. Only about *one-quarter* of AFDC families live in public or subsidized housing.[14]

In most large urban areas there is a long waiting list for receipt of housing assistance, and in some areas the waiting lists have been closed for years. With poor single parents having only a modest chance of receiving housing subsidies, and little chance of receiving assistance quickly, it is unlikely that poor women considering childbearing typically count on obtaining such assistance.

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[13] Charles Murray, "Welfare and the Family: The U.S. Experience," *Journal of Labor Economics*, 1993, Vol. 11, No. 1.

[14] Data are for 1992 and are from *The 1994 Green Book*, U.S. House of Representatives, Ways and Means Committee, pgs. 416-417.

Furthermore, while the number of poor households receiving housing assistance has risen, this increase has been offset in most areas by a decline in the number of low-rent apartments available in the private housing market. Between 1974 and 1991, every region of the country except the Midwest experienced a decline in the total number of units — both subsidized and unsubsidized — with rents below $300 per month (in 1989 dollars). In addition, the proportion of income paid in rent by single-parent families significantly *increased*, not decreased, during this period.[15] In short, for the 75 percent of AFDC recipients who do not receive housing assistance, it has become more — not less — difficult for single-parent families to find affordable housing and make ends meet.

The Welfare Package vs. the Marriage Package

An argument also may be made that the value of the welfare package *relative* to the "marriage package" — that is, relative to the income a mother and her children would receive if the mother married — has increased due to the rising costs of health care and the falling wages of low-skilled men. That, in turn, could influence a woman's decision to marry. But even if one assumes the welfare package has increased relative to the marriage package, this is due not to greater generosity in the welfare system but to changes in the labor market that have driven wages down and problems with the health care system that leave many low-income families who do not receive welfare without health care coverage.

Moreover, the large expansions in the earned income credit enacted in 1993 should help address this problem. The expanded credit will substantially raise the incomes of the two-parent families that would form if a non-working mother who would otherwise go on AFDC marries a man earning low wages. The expanded EITC will provide such families with benefits of up to $3,400 to supplement their low wages.

In addition, if the expanded earned income credit is coupled with more extensive health care coverage for low-income working families and with affordable child care, marriage to a low-wage working man should become substantially more attractive to a single mother. A full-time minimum wage job coupled with the earned income tax credit will be worth over $6,000 more than the AFDC grant in the median state.[16] If health care coverage and affordable child care are made available to low-income working parents not on AFDC, marriage should become considerably more

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[15] Joint Center for Housing Studies, *State of the Nation's Housing, 1993*, Harvard University.

[16] The earned income tax credit figures cited are based on a family with two or more children.

attractive financially than welfare to a young mother. Such policy changes could create positive incentives to marry.[17]

Evidence From State Variation in Benefit Levels

Similarly, if welfare were the principal cause of high and growing rates of out-of-wedlock births, one would expect states with high welfare benefits to have higher out-of-wedlock birth rates — and a higher proportion of children living in single-parent families — than states with low benefits. Murray claims it is the existence of welfare rather than the level of benefits that induces high rates of out-of-wedlock childbearing. But the differences in state benefit levels are large. If welfare were the main cause of the formation of single-parent families, we would expect to see a significant and substantial correlation between state benefit levels and the proportion of children in single-parent families. The data generally show no such correlation.

For example, compare Mississippi and New Jersey. The combined value of AFDC benefits and food stamps is $412 per month for a family of three in Mississippi, while a similar family in New Jersey receives $650, or 58 percent more. If AFDC were the driving force behind out-of-wedlock births and the formation of single-parent families, the much-larger benefits in New Jersey should result in a higher proportion of children in that state living in single-parent families. But this isn't the case. In both states, about 50 percent of black children and 14 percent of white children live in single-parent families, despite the large difference in benefit levels.

Furthermore, while New Jersey's benefits are substantially higher than Mississippi's, the proportion of black children born to an unmarried mother is somewhat lower in New Jersey. (Some 66 percent of black births in New Jersey occur outside of marriage; in Mississippi the figure is 71 percent.) The proportion of white children born outside of marriage is similar in the two states, but is slightly higher in New Jersey (17 percent compared to 15 percent in Mississippi). In short, patterns of overall out-of-wedlock childbearing and single parenting are quite similar in the two states, despite the large difference in benefit levels.

For teen births, the data are even more striking. While Mississippi and Alabama have the two *lowest* AFDC benefit levels in the nation, their white teen birth rates rank twelfth and thirteenth *highest* in the nation — and Mississippi's black teen birth rate is

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[17] Some have criticized the earned income credit for increasing the marriage penalties within the tax system. The EIC does contain disincentives to marry if both parents have low-wage (and close to full-time) jobs. However, for those couples in which only one adult works or in which both work approximately half-time at a wage close to the minimum wage, the EIC makes marriage more attractive as noted above.

the nation's second highest. (Alabama's black teen birth rate ranks eleventh.) Meanwhile, Vermont, with the fifth highest AFDC benefits in the country, has the nation's second lowest black teen birth rate and the ninth lowest white teen birth rate.[18]

More sophisticated statistical analyses of the relationship between state welfare benefits and out-of-wedlock births have generally found no correlation — or only a small correlation — between benefit levels and out-of-wedlock childbearing. And among those researchers who do find a correlation, most find it only among white women.[19] While some researchers do believe some connection is likely to exist between welfare benefit levels and the prevalence of out-of-wedlock childbearing, the decline in welfare benefits over the past two decades makes it difficult to argue that welfare has been a large factor behind the increase in out-of-wedlock births.

Murray argues that researchers are often unable to find a strong connection between state benefit levels and out-of-wedlock childbearing because welfare benefits do not, in fact, differ significantly among states, particularly when regional differences in living standards are taken into account. In a *Public Interest* article published in the spring of 1994, Murray cites a GAO study from the late 1970s that found the welfare package in San Francisco provided "income" equivalent to 66 percent of median household income in the area, while the much-lower benefits in New Orleans still provided a package equal to 65 percent of median income in that area.[20] Yet while the GAO did report these data for San Francisco and New Orleans, it also included an array of other data that Murray does not mention and that weakens his case. The GAO

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[18] These data are only available for total births to teens, not births to unmarried teens. Data are from Child Trends, Inc.

[19] For examples of studies that find no significant relationship between welfare benefits and out-of-wedlock childbearing, see Acs, Gregory, "The Impact of AFDC on Young Women's Childbearing Decisions," IRP Discussion Paper, August 1993; Duncan, Greg and Saul Hoffman, "Welfare Benefits, Economic Opportunities, and Out-of-Wedlock Births Among Black Teenage Girls,"*Demography*, November 1990; Ellwood, David and Mary Jo Bane, "The Impact of AFDC on Family Structure and Living Arrangements," in Ronald Ehrenberg, ed., *Research in Labor Economics*, 1985. Shelly Lundberg and Robert Plotnick do find a connection between welfare benefits and teen nonmarital childbearing for whites. See "Adolescent Premarital Childbearing: Do Economic Incentives Matter?" forthcoming in the *Journal of Labor Economics*. Lundberg and Plotnick are generally recognized to have found the largest effects of welfare on young white women's childbearing. Their study finds that higher benefits lead to higher out-of-wedlock birth rates among young white women. As noted earlier, welfare benefits have fallen dramatically over the past two decades, and the results in the Lundberg and Plotnick study suggest that, if welfare were the primary cause of out-of-wedlock childbearing, falling benefits should have led to lower out-of-wedlock birth rates. That birth rates have risen suggests that other factors play an important role. It should be noted that Robert Plotnick signed the researchers' statement described below stating that welfare is not a primary cause of out-of-wedlock births.

[20] Charles Murray, "Does Welfare Bring More Babies," *The Public Interest*, Spring 1994.

found substantial state differences in the overall value of the welfare package and the amount of income that welfare recipients have left after purchasing food and paying rent (components of household consumption that are likely to vary dramatically according to differences in the cost of living). In fact, the GAO report concluded, "State control over the need standards and payment levels has resulted in a situation where the AFDC family's benefits are determined more by the State they live in than by what they need. Thus, significant variations exist between States concerning what total benefits a family can receive."[21]

Another question of importance in assessing the impact of welfare on out-of-wedlock childbearing is the extent to which women who give birth outside of marriage subsequently go on and stay on welfare. If welfare were the primary cause of out-of-wedlock childbearing, one would expect that the vast majority of mothers who have children outside of marriage would remain on welfare for long periods of time. This, however, is not the case. According to data from the NLSY, about three-fifths of young women who bear a child outside of marriage are not receiving AFDC benefits three years after the child's birth.[22]

Consensus of Researchers: Welfare is Not Primary Causeof Out-of-Wedlock Births

The question of whether welfare is a major cause of the increase in out-of-wedlock births is not a new one. It has been studied extensively, and the research findings do not support the hypothesis that welfare is a primary cause of the increase in such births. Most studies in the area find little relationship between welfare benefits and out-of-wedlock births. In fact, in an academic journal article that Murray himself published in early 1993, he acknowledged that numerous studies have found no such connection and that those studies that did find a connection generally found it only among whites and not among blacks.[23] Murray's journal article conveys a different sense of the state of knowledge in this area than his *Wall Street Journal* op-ed article or some of his public statements on these issues.

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[21] General Accounting Office, *Public Assistance Benefits Vary Widely From State to State, But Generally Exceed the Poverty Line*, pg. 3, November 1980.

[22] This refers to three calendar years after the birth of the child, not 36 months following the child's birth. If the child were born in 1980, we asked whether or not the family received AFDC in 1983, regardless of the month of the child's birth.

[23] Charles Murray, "Welfare and the Family: The U.S. Experience," *Journal of Labor Economics*, Vol 11, No. 1, 1993.

Moreover, Robert Moffitt, a Brown University economist who is widely regarded as one of the leading authorities in this area — and not as an advocate for any particular position in welfare policy debates — conducted an exhaustive review of the research on this issue and published the results in journal articles in 1992 and 1993. Moffitt concluded that the research on this issue, "shows little relationship between illegitimacy or marriage and receipt of welfare benefits."[24] Some researchers believe a connection is likely to exist. The general view among these researchers, however, is that welfare is only a small factor in a woman's decision to have a child outside of marriage.

Recently a group of 76 leading researchers — including most of the leading experts in the field — issued a statement on welfare and out-of-wedlock childbearing. The statement said: "Most research examining the effect of higher welfare benefits on out-of-wedlock childbearing and teen pregnancy finds that benefit levels have no significant effect on the likelihood that black women and girls will have children outside of marriage and either no significant effect, or only a small effect, on the likelihood that whites will have such births. Indeed, cash welfare benefits have fallen in real value over the past 20 years, the same period that out-of-wedlock childbearing increased....the evidence suggests that welfare has not played a major role in the rise in out-of-wedlock childbearing."[25]

Many of the same researchers that Murray and others cite as having done studies which support the contention that welfare causes out-of-wedlock childbearing — such as Robert Plotnick of the University of Washington and Martha Ozawa of Washington University at St. Louis — signed the statement. (The research paper most often cited as supporting the view that welfare is a major cause of out-of-wedlock childbearing is a study done by Shelly Lundberg and Robert Plotnick. Their study found a significant connection between welfare benefit levels and a white teenager's likelihood of having a birth outside of marriage, although it did not find such a connection among black teens.[26] The study found, however, that welfare benefits affected the likelihood that a pregnant white teen would get married before giving birth to the child, *not* the likelihood that she would get pregnant. They also found that welfare had a small effect on a young woman's decision to carry the pregnancy to term. Among those who

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[24] Robert Moffitt, "Welfare Reform: An Economist's Perspective," *Yale Policy Review*, Vol. 11, No. 1, 1993.

[25] The statement was organized by Sheldon Danziger, professor of social work and public policy at the University of Michigan. The Center on Budget and Policy Priorities provided technical assistance to the researchers in this effort.

[26] The authors note that there were many technical problems with the data on black teens and concluded that they "placed little confidence in any of the findings for blacks."

believe that welfare affects the childbearing decisions of young women, many believe that welfare affects decisions about marrying, not the likelihood that a young woman will get pregnant in the first place.)

The question of whether welfare has *any* effect on out-of-wedlock childbearing has not been settled by researchers. While it may have a small effect, the evidence does not support the contention that welfare plays a primary role in an unmarried woman's decision to have a child.

IV. Rising Out-of-Wedlock Childbearing and the White Underclass

Murray's *Wall Street Journal* article goes well beyond a discussion of a connection between welfare and out-of-wedlock births. In the article, Murray makes a sweeping forecast that the rise in out-of-wedlock childbearing among whites will result in a burgeoning white underclass, along with the development of vast white underclass areas where widespread crime and labor force dropout are common. These problems are likely to be so severe that they threaten the basic underpinnings of American society, Murray warns.

The term "underclass" often conjures up visions of depressed inner-city areas with high concentrations of poor blacks, coupled with problems such as steep school drop-out rates, high crime rates, widespread welfare use, and large-scale detachment from the labor force. There have always been white neighborhoods that exhibit these characteristics. They tend to garner less attention than deprived black neighborhoods, primarily because they are less extensive than depressed black areas and also because white "underclass areas" are typically located in rural areas or smaller cities or towns, rather than in the nation's major metropolitan areas.[27]

Murray argues that the rise in out-of-wedlock childbearing will lead to the development of much larger numbers of white underclass neighborhoods which mirror black underclass neighborhoods found in many inner-cities. In making this prophecy, Murray reaches far beyond the data. An increase in the white underclass may occur. But if it does, this increase is likely to be much smaller than Murray predicts.

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[27] Ronald B. Mincy, "Ghetto Poverty: Black Problem or Harbinger of Things to Come?," forthcoming in *African American Economic Thought: Vol 2, Methodology and Policy*, T. Boston (ed).

This is partly because the formation of underclass areas depends on a number of factors, not just on out-of-wedlock births. Among the most important of these factors is the degree of concentrated poverty. Here Murray's analysis misses a critical fact — white poverty is far less concentrated than black poverty is. Data from the 1990 Census show that while three of every 10 poor blacks live in a concentrated poverty neighborhood — defined as a census tract with a poverty rate of at least 40 percent — fewer than one in 10 poor whites do.[28] That white poverty is far more geographically dispersed than black poverty lessens the likelihood that vast white underclass areas will develop.

Equally important is another point not reflected in Murray's analysis — *two-thirds of young white women who give birth outside of marriage subsequently marry*, a much higher rate than among black women.[29] Many of these white women and children end up out of poverty, in two-parent families, and as residents of areas that do not have underclass characteristics. Indeed, data from the NLSY show that about three-quarters of white women who marry within three years of having a child outside of marriage are not poor by that third year.[30] When Murray speaks of single-parent families spawning a "Lord of the Flies" culture as children grow up without fathers, he fails to explain that many white children born out-of-wedlock remain in single-parent families for only a short period of time.[31,32]

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[28] Ronald B. Mincy and Susan Weiner, "The Under Class in the 1980s: Changing Concept, Constant Reality," (July 1993 Draft presented at the 1993 Association for Public Policy and Management Conference).

[29] Because the NLSY respondents were between ages 14 and 21 in 1979 when the survey began, in 1991 they were still young — between the ages of 26 and 33. Therefore, some of the young women who had children outside of marriage and who had not married by 1991 may marry in later years. Thus, this is an understatement of the total proportion of white women who have children outside of marriage who subsequently marry.

[30] Again, this analysis considers the number of calendar years since the birth of the child. The sample sizes for this analysis are small (n=75) and, therefore, this figure should be considered a rough estimate and illustrative only.

[31] In "The Coming White Underclass" article, Murray writes, "But if the proportion of fatherless boys in a given community were to reach such levels [as are now found in the black community], surely the culture must be 'Lord of the Flies' writ large, the values of unsocialized male adolescents made norms — physical violence, immediate gratification, and predatory sex. That is the culture now taking over the black inner city."

[32] A sobering note should be added here. Research by Sara McLanahan has found that while children living in step-parent families following the divorce of their biological parents may have higher incomes than children living in single-parent families, they still suffer many of the same problems as children in

(continued...)

Another relevant point is that nearly three-fifths of the white women who have a child outside of marriage — including those who have *not* remarried within three years — have incomes above the poverty line three years after bearing that child.[33] And about 70 percent of the young white women who bear a child outside of marriage do not have another out-of-wedlock birth.[34] In short, white women who have children outside of marriage are a more diverse group than Murray portrays them as being.

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[32] (...continued)
single-parent families. No similar research has been conducted that examines the effects of changes in family structure on children born to unmarried women who subsequently marry. McLanahan's research suggests, however, that changes in family structure are stressful events that can impact adversely on children's educational attainment and other social indicators. See the box on page 33.

[33] Again, this analysis considers poverty status three *calendar* years after the birth of the child.

[34] Authors' calculations using NLSY data. Because the women in the NLSY sample are still of childbearing age in 1990 (the last year for which we have fertility data), some of those who had children outside of marriage may have another such birth in future years. Therefore, our figure underestimates the proportion of white women who have more than one out-of-wedlock birth. To minimize this bias, we only considered women who had their first out-of-wedlock birth in or before 1986.

V. Does Out-of-Wedlock Childbearing Drive Everything Else?

Murray also strays beyond the evidence in claiming that "illegitimacy is the single most important social problem of our time — more important than crime, drugs, poverty, illiteracy, welfare, or homelessness because it drives everything else."

Take homelessness, for example. Most of the homeless are single adults, not members of single-parent families. In addition, most people who grow up in single-parent families do not become homeless. Other factors — such as mental illness, substance abuse, deinstitutionalization, the disappearance of single-room occupancy units, and a shortage of very low-rent housing — are likely to affect homelessness to a greater extent than the rise in single-parent families does.

In the same vein, other factors beside the increase in single-parent families play a large role in driving the poverty rate. Research by Rebecca Blank of Northwestern University, a former staff economist on the President's Council of Economic Advisers in 1989 and 1990, demonstrates that the unemployment rate, wages that grow more slowly than inflation, and increasing inequality of wages have a powerful impact on poverty rates. In her paper "Why Were Poverty Rates So High in the 1980s?," Blank concludes: "The slower income growth among families at the bottom of the income distribution was almost entirely due to a decline in the responsiveness of earnings among family unit heads to the macroeconomy. In turn, this decline in earnings responsiveness was almost entirely due to the lack of responsiveness of real wages to the macroeconomic growth of the 1980s."[35] Research also has shown that changes in the benefits provided by safety net programs have a strong effect on poverty rates. The rise

[35] Rebecca M. Blank, "Why Were Poverty Rates So High In The 1980s?," July 1991.

in single-parent families has clearly contributed to pushing up poverty rates, but so have eroding wages and declines in public assistance benefits for the non-elderly poor.

For example, the poverty rate among children living in two-parent families grew sharply between 1977 and 1993.[36,37] In 1977, some 7.9 percent of children living in two-parent families were poor. In 1993, some 12.4 percent of these children were poor. Falling wages appear to have played an important role here. Average hourly wages of men both with and without a high school diploma fell by about one-quarter in real terms between 1979 and 1993.[38] Furthermore, Census data show that in 1979, some 22.2 percent of all full-time, year-round workers who lacked a high school diploma earned too little to lift a family of four above the poverty line. By 1993, some 38.1 percent of such workers were paid wages this low.[39]

One way of determining what effect changes in family structure have had on poverty rates is to ask the question: "What would the poverty rate be if the proportion of children, non-elderly adults and elderly people living in female-headed families was the same in 1993 as in 1977?" We conducted this exercise for whites, blacks and Hispanics.[40] The results are presented in Table 2. As the table shows, the actual poverty rate among whites living in families rose from 7.3 percent in 1977 to 10.5 percent in 1993.[41] If white family structure had not changed over the period, poverty would have risen to 9.9 percent. While changes in family structure did increase the poverty rate, demographic changes increased poverty by only .6 percentage points. The results are similar for Hispanics. Between 1977 and 1993, Hispanic poverty climbed from 20.9 percent to 29.3 percent. If Hispanic family structure had not

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[36] We use 1977 as a comparison year because it was a year at a similar point in the economic cycle to 1993. Both 1977 and 1993 were the second years of economic recoveries, and the 6.8 percent unemployment rate in 1993 was similar to the 1977 unemployment rate of 7.1 percent.

[37] As used here, the term "two-parent families" includes both families headed by a married couple and families headed by an unmarried man. The vast majority of these families are headed by two parents, although the proportion headed by a single male has likely increased somewhat since 1977. The 1977 data do not distinguish between married couple families and families headed by an unmarried man.

[38] Data are from Jared Bernstein of the Economic Policy Institute.

[39] Data are from Jack McNeil, U.S. Bureau of the Census.

[40] This analysis only considers people living in families. In 1977, some 78 percent of all poor people lived in families. In 1993, some 76 percent did. In 1977, those living in unrelated subfamilies are included in the analysis. In 1993, they are not. Only .7 percent of the population lived in unrelated subfamilies in 1993.

[41] The white figures include a large proportion of Hispanics who define their race as white.

changed over the period, poverty would have risen to 28.2 percent. Changes in family structure increased poverty by 1.3 percentage points. Among blacks, the poverty rate rose from 29.5 percent to 32.9 percent during this period. Without changes in family structure, the poverty rate would have been 30.6 percent in 1993.[42]

Table 2: The Effects of Family Structure Changes on Poverty Among Persons in Families

	1977 Poverty Rate	1993 Poverty Rate	1993 Poverty Rate Assuming 1977 Family Structure
White	7.3%	10.5%	9.9%
Black	29.5%	32.9%	30.6%
Hispanic	20.9%	29.3%	28.2%
White Children	11.0%	17.0%	15.7%
Black Children	41.2%	45.9%	42.0%
Hispanic Children	27.2%	39.9%	36.9%

Source: Authors' calculations based on data found in the *1979 Characteristics of the Low-Income Population* and unpushlished Census tables from the 1993 Current Population Survey. Hispanics may be of any race.

There is further evidence that demographic change is not the driving force behind the long-term trend toward higher poverty rates. In 1977, approximately 57

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[42] This kind of analysis can *not* be used to determine what percentage of the change in poverty is due to changes in family structure — it can only be used to determine how many percentage points higher or lower poverty would be if family structure had not changed. If one simply takes the percentage point increase in poverty caused by changes in family structure and divides it by the total percentage point change in poverty, the effect of family structure will be overstated while the importance of economic changes will be understated. For example, suppose the overall poverty rate rose by one percentage point. Now suppose that increased income inequality pushed up poverty rates by three percentage points, overall economic growth moderated the growth in poverty by three percentage points, and family structure changes increased poverty by one percentage point. Using the methodology described above, one would find that if family structure had remained constant, the poverty rate would not have increased. (In this example, the poverty rate rose by one percentage point, the precise amount by which changes in family structure increased the poverty rate.) But if one concluded from this result that changes in family structure explained all of the increase in poverty, the effect of income inequality — which, in this example, pushed up poverty rates by a larger three percentage points — would be ignored. (This example does not refer to the change in poverty in a particular year, but is meant to be illustrative only.) For a more detailed explanation of this point, see *Do Today's High Poverty Rates Reflect Economic or Demographic Changes?* by Sheldon Danziger and Peter Gottschalk, Russell Sage Foundation, forthcoming.

percent of all poor children lived in single-parent families. In 1993, the figure was still 57 percent. Although a disproportionate and large share of poor children live in single-parent families, the proportion of poor children living in such families remained stable during this period while out-of-wedlock childbearing has rose. Similarly, in 1977, some 37.2 percent of *all poor people* lived in female-headed families. In 1993, some 37.3 percent lived in such families. The proportions of poor children (and all poor people) living in female-headed families failed to increase because the poverty *rate* increased among married families during this period and because female-headed families became smaller in size.

Thus, while the rise in out-of-wedlock childbearing is an important — and disturbing — development that has aggravated other social problems, Murray's claim that "illegitimacy...drives everything else" is hyperbole. It ignores other important economic and social changes.

VI. Murray's Policy Prescription

Murray argues that to stem the growth in out-of-wedlock births, welfare — including AFDC, food stamps, and housing assistance — should be abolished. (In some public appearances since publication of the *Wall Street Journal* article, Murray has raised the possibility of abolishing welfare for unmarried mothers and their children, but not necessarily for divorced women and their children.) In his *Wall Street Journal* article and in public appearances, Murray has contended that the elimination of welfare would result in far fewer out-of-wedlock births to women who can not afford to care for children (as well as in fewer births to children with low IQ's, an argument advanced in Murray's new book, *The Bell Curve*). He also states that mothers who still give birth outside of marriage would either find other sources of income or place their children for adoption. Those children for whom no adoptive home could be found, and for whom the parents could not afford to care adequately, would be placed in government-sponsored orphanages.

In addition, Murray calls for the elimination of child support obligations on men who father children outside of marriage. Under his proposal, children born outside marriage would be denied both government assistance and any right to assistance from the child's father. To date, there are no federal legislative proposals that adopt Murray's views on child support enforcement.

The Personal Responsibility Act does adopt some of Murray's approach. It would deny aid in cases in which a young woman under age 18 had a child outside marriage. States would have the option of extending this prohibition to unmarried mothers under age 21. In general these ghildren would remain ineligible for assistance throughout their childhoods unless their mother married. The bill would also allow — but not require -- states to use some of the federal money saved from this provision to

establish orphanages. In addition, the Food Stamp Program is combined with several other nutrition programs and converted to a discretionary block grant. The funding for the block grant would be well below what these nutrition programs are projected to cost. Because the block grant is discretionary and because funding for a program like the Food Stamp Program would have to be significantly reduced, it is possible that families denied AFDC would also be denied nutrition assistance. Finally, the bill allows, but does require, states to use federal money saved by the provision denying aid to children born to young unmarried mothers to establish orphanages.

Both the PRA and Murray's policy prescription appear to be based on the view that welfare is the major factor behind the rise in out-of-wedlock births. It raises a key question: Facing the elimination of welfare, will unmarried people stop having sex, will they become consistent contraceptors, will they resort to abortion, or will they still have children?

This proposal also raises questions about the effect of eliminating the safety net for poor children and their families. Such an approach would likely compel many mothers to choose between severe destitution — and in some cases, homelessness — and relinquishing their children. (Murray's discussion of adoption and orphanages presumes many mothers would face such a choice.) Research findings suggest that such a policy prescription could cause emotional harm to children whose mothers are driven to place them in temporary foster care homes, for adoption, or in an orphanage, especially when children are taken from their parent at a point months or years after they are born — and after they have formed strong bonds with their parents.

Effect on Short-Term Welfare Users

Many families that go on AFDC, including those headed by never-married mothers, rely on the program for income support for short periods of time. Between two-thirds and three-quarters of the families that enter the system leave within two years. Often, families turn to AFDC when a temporary crisis hits, such as a divorce, a cut-off of child support, or the loss of a job. Some of these families need assistance for a short period of time and never return to the system. Others leave AFDC for unstable, low-wage jobs; when those jobs end, these families frequently return to AFDC until they find employment again. But these families do not remain on AFDC month after month, year after year.

Both of these types of families — those who use AFDC between jobs and those who need short-term assistance on a one-time only basis — use AFDC as a safety net, not as a "way of life."

Under the Murray proposal, there would be no assistance available to most of these families during their periods of hardship.[43] Similarly, under the PRA there would be no aid for those families headed by a never-married mother during times of temporary hardship. The lack of resources would pose difficult choices for many families. With no aid available, some of these families might be forced to move to dangerous (or more dangerous) neighborhoods to secure cheaper housing. Others might be forced onto the street; their problems could deepen as a result. A modest number of months of AFDC benefits often can help such families get back on their feet and off welfare, in some cases for good.

Effects on Children

In evaluating the Murray proposal and the PRA, particular consideration should be given to the effects on children of the elimination of a safety net for their families. If cash, food, and housing assistance are eliminated, what will happen to children whose families suffer a financial crisis? Some of these families are likely to be unable to pay rent and utility bills and purchase adequate food and clothing.

One result is likely to be an increase in homelessness. Another is likely to be an increase in the number of children with inadequate nutrition, a noteworthy outcome since Murray, himself, allows in *The Bell Curve* that nutrition may affect children's intelligence.

Murray argues that homelessness and hunger can be averted by placing such children for adoption; he contends there are plenty of families willing and able to take such children. But Murray glosses over a significant point here. Many children in families entering AFDC — including those born to unmarried women — are not newborn babies; rather they are older children who have grown attached to their parents. Psychologists have long recognized the importance of children's attachments to their caregivers (typically parents) and have noted that disruptions in the relationship between the child and the caregiver places the child at risk for numerous developmental problems. Most notably, children separated from a caregiver may have difficulties forming other attachments to adults. The attachment between a child and

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[43] Under current law and under Murray's proposal, some of these families would be eligible for unemployment insurance. However, between 1984 and 1993, only about 38 percent of the unemployed received unemployment insurance benefits. Unemployment insurance does not work well for low-wage, part-time or intermittent workers; among these groups, the share of the unemployed receiving unemployment insurance benefits is even lower . See *Far From Fixed: An Analysis of the Unemployment Insurance System*, by Isaac Shapiro and Marion Nichols, Center on Budget and Policy Priorities, March 1992.

his/her caregiver forms during the first two years of life. Children need caring relationships with adults to navigate childhood and adolescence successfully.[44]

Moreover, at the end of 1990, there were an estimated 20,000 children awaiting adoptive families. Almost half of these children had been waiting for more than two years.[45] While it may be true that there is a large demand for newborn babies, far fewer adoptive placements are available for older children — particularly older minority children and children with disabilities. Murray's optimism that most children would be readily placed appears naive.

Under Murray's scenario, those children not adopted would be placed in orphanages. Similarly, the PRA allows states to establish orphanages. This would mean, in many cases, that children would be placed in orphanages because the parent was impoverished, not because the parent was poor at parenting or abusive, the reasons children generally are taken from their parents today. As noted, research on child development and child psychology indicates that children can suffer emotional harm when they are separated from their parents. These problems can be confounded when children are placed in impersonal settings, frequently moved from placement to placement, and left with little sense of security. Such care is unlikely to be less expensive then providing assistance to the family.

Furthermore, the part of the current social welfare system that is designed to protect children from abusive and neglectful homes and find foster care homes for them is already overwhelmed; as a result, children often languish in inadequate care for long periods of time. In 1993, about 460,000 children were in foster care an increase of more than 70 percent from 1982.[46]

Murray seems to argue that the harsh steps of eliminating welfare and establishing orphanages are justified in part because the consequences of bearing and raising a child outside of marriage are so universally destructive. Children can hardly fare worse, he implies, than if left in single-parent families.

Murray's thesis is not consistent with the available research here either. The research does show that children who grow up in poor, single-parent families are less likely than other children to graduate from high school and more likely to become teen

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[44] Barbara M. Newman and Philip R. Newman, *Development Through Life: A Psychosocial Approach*, Brooks/Cole Publishing Company, 1991.

[45] Data are from Mary Lee Allen at the Children's Defense Fund.

[46] Data are from the Child Welfare League of America.

parents. But the research also demonstrates that *most* children who grow up in single-parent families do complete high school, do not commit crimes, and (for girls) are not welfare dependent as teens or young adults.

- Research by sociologist Sara McLanahan shows that while both poverty and family structure influence educational attainment, most children living in single-parent families do graduate high school. In fact, more than half of all children living in the most disadvantaged families — families headed by a single mother who did not herself graduate from high school — receive their high school diploma.

- In addition, more than 80 percent of daughters raised by single mothers without a high school diploma avoid a teen premarital birth. Similarly, more than three-quarters of sons raised in such families are not "idle" (both not working and not attending school) as young adults.[47]

- Poverty researcher Greg Duncan has found that two-thirds of girls who grow up in families that rely on welfare for a substantial part of the girl's adolescence are completely independent of welfare in their early adulthood.

Despite these findings which indicate that most children growing up in single-parent families graduate from high school and are independent from welfare as young adults, Murray seems to believe these children would be better off — and better socialized — if they were taken from their parents and, in some cases, placed in orphanages. There is no evidence to support this view. To the contrary, there has been a move away from group care settings, especially for younger children, in recognition of the fact that such settings often deny children the individual attention and continuity of care important to their development. Murray's move toward institutionalization also is in contrast to the growing movement, based on clinical experience, to help families in crisis work out their problems so children can stay with their families rather than be placed in foster care.

Moreover, while there is little to suggest that removing children from their parents instead of providing them with assistance is sound policy, there is evidence that poverty is harmful to children. One recent study found that "Poor children are more likely to be low height-for-age [i.e., shorter than nonpoor children of the same

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[47] Peter Gottschalk, Sara McLanahan, and Gary D. Sandefur, "The Dynamics and Intergenerational Transmission of Poverty and Welfare Participation," in *Confronting Poverty: Prescriptions for Change*, Danziger et al. (eds.), 1994.

age], low weight-for-height [i.e. thinner than other children of the same height], and to score poorly on indicators of cognitive and socioemotional development than middle- and upper-income children. Long-term economic disadvantage is also associated with deficits in rates of growth in height."[48] Poor children are also more likely to drop out of high school and become teen parents than more affluent children.[49]

The statement cited above that was signed by 76 researchers addressed the research findings on the effects of poverty on children. The researchers observed: "There is...strong evidence that poverty harms children. Poor families often live in substandard housing and have difficulty purchasing basic necessities such as food and clothing. Research has demonstrated that poor children are more likely than nonpoor children to be too short and too thin for their age. Poor children also tend to develop academic skills more slowly than nonpoor children. And, poor children who live in poor neighborhoods are less likely than more affluent children to complete high school. Research in this and other countries also indicates that programs that provide employment and income assistance to poor families decrease poverty rates among children."

This suggests that removing the safety net from poor children and making them still poorer is unwise. Murray seems unfazed by the potential for large-scale institutionalization of children, increased numbers of children living in make-shift arrangements, in shelters or on the streets, and increased numbers of children becoming malnourished. Yet the critical question must be asked: would these children have fewer problems, on average, than children born outside of marriage today?

Letting Fathers Off the Hook

Finally, Murray proposes the elimination of child support for children born out-of-wedlock. He says: "Little girls should grow up knowing that if they want any legal claims whatsoever on the father of their children, they must marry." In an article published in November 1993 in the *London Times*, Murray wrote, "given that a woman chooses to engage in sex knowing that the man is not wearing a condom, what is the responsibility of a male for the fact that a child is conceived and carried to term in an age when contraceptives and abortion are legally available?...As far as I can tell, he has approximately the same casual responsibility as a slice of chocolate cake has in

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[48] Jane Miller and Sanders Korenman, "Poverty, Nutritional Status, Growth and Cognitive Development of Children in the United States," Princeton University's Office of Population Research Working Paper Series, June 1993.

[49] While poor children are more likely to have such problems, we are not suggesting that most poor children exhibit them.

Focus on Children Born Outside of Marriage

In a number of public statements over the past year, Charles Murray has suggested that welfare need not be eliminated for divorced women and their children. This raises an important question: do children who live in a single-parent family because of divorce fare much better than children born to unmarried mothers?

Research by Sara McLanahan, probably the leading authority in this area, shows that children who live in single-parent families because a divorce has occurred have many of the same problems as those whose parents never married. McLanahan has written: "Children born to unmarried parents are slightly more likely to drop out of school and become teen mothers than children born to married parents who divorce. But the difference is small when compared to the difference between these two groups of children and children who grow up with both parents. What matters for children is not whether their parents are married when they are born, but whether their parents live together while the children are growing up....Remarriage is another instance where the conventional wisdom is wrong. Children in stepfamilies don't do better than children of mothers who never remarry. Despite significantly higher income and the presence of two parents, the average child in a stepfamily has about the same chance of dropping out of high school as the average child in a one-parent family."[a]

Controlling for a variety of family background characteristics, including mother's education and race (but not income), McLanahan shows that the probability of completing high school falls by 18 percentage points for a child of divorce and 24 percentage points for a child born outside of marriage as compared to a child living in a two-parent family. The increase in the risk of becoming a teen parent is even closer for the two groups of children.

[a] Sara McLanahan, "The Consequences of Single Motherhood," *The American Prospect*, Summer 1994.

determining whether a woman gains weight. He acquires responsibility by taking it upon himself, and that act is called marriage."[50] Murray seems to imply that men have

[50] At a welfare reform hearing, last summer, Murray was asked to respond to this quote. He insisted that Congressman Sander Levin (D-MI) read the full text of the section of the article from which this quote comes. The full text is as follows:

> Part of restoring the functions of marriage is strict enforcement of a married man's financial responsibility for his children, even if the marriage ends. But, by the same logic, I am letting unmarried fathers off the hook. It follows from this unchivalrous question: given that a woman chooses to engage in sex knowing that the man is not wearing a condom, what is the responsibility of a male for the fact that a child is conceived and carried to term in an age when contraceptives

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little role to play in contraception or in taking responsibility for children that are born outside of marriage as a result of their behavior.[51] As noted, no legislation has adopted Murray's child support proposals.

Furthermore, Murray's suggestion that a child born outside of marriage should have no right to child support makes his proposal to abolish welfare still harsher. Neither society nor the child's father would have a responsibility to provide any income support for the child. Murray's approach also ignores the possibility that if child support enforcement and collection is made much tougher and more effective, the number of out-of-wedlock births might be reduced. If men know that if they father a child they will be required to assume financial responsibility for that child for 18 years — with little opportunity to evade that obligation — it might make them more likely to take precautions against fathering a child. Under Murray's approach, by contrast, men who father children outside of marriage would be "off the hook."

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[50] (...continued)
and abortion are freely available?

Certainly the man has no legal standing of his own. He cannot require a woman to abort the fetus nor can he prevent her from aborting it. So what casual responsibility absent rape or a false claim of sterility does a man have, as of 1993, in determining whether sex is followed by the birth of a child? As far as I can tell, he has approximately the same casual responsibility as a slice of chocolate cake has in determining whether a woman gains weight. He acquires responsibility by taking it upon himself, and that act is called marriage.

Superficially, this gives men the disincentive to marry. In fact, it reconstructs the most powerful of all incentives to marry. Every young male yearns to become "a man", however the society currently defines "a man". Left alone, societies everywhere have made marriage a central measure of manhood. Males throughout history have planned and schemed and struggled to marry not despite the obligations marriage carries, but because it had unique obligations and stature. The role of the state in restoring the rewards of marriage is to validate once again the rewards that marriage naturally carries with it.

[51] When addressing the issue of teen childbearing, it is important to consider the data on the incidence of coercive sex in which teenage girls are involved. The 1987 National Survey of Children found that 12.7 percent of white and eight percent of black teenage girls experienced nonvoluntary sexual intercourse before their 19th birthday. (See "Nonvoluntary Sexual Activity Among Adolescents" by Kristin Anderson Moore, Christine Winquist Nord, and James L. Peterson) Murray says in his article in *The London Times* that he would hold men who rape women responsible for children born as a result of rape. However, it is unclear how many of these teens would be able to prove they were raped.

VII. Another Vision of Welfare Reform

While strongly disagreeing with Murray's recommendation to abolish the welfare system and the PRA's provisions that deny aid to children born outside marriage, we believe the system needs substantial reform. The current welfare system does too little to promote work and equips too few recipients with the skills to secure and retain a job that could maintain their family. Too few supports are provided to low-income working parents who try to support their families but are unable to pay for safe, adequate child care for their children and health insurance for their families. In addition, too many single parents fail to receive the child support payments they need to help provide for their children's basic needs. These deficiencies in the current system need to be addressed both to reduce reliance on welfare and to enable more families to escape poverty.

Furthermore, the marriage penalties that now exist within the AFDC program ought to be removed. The current system imposes more stringent requirements on two-parent families applying for assistance than on single-parent families, thereby creating a disincentive to marry. While we do not know how large an effect on behavior this disincentive has, some effect is likely. As noted, many of the researchers who believe there is a significant relationship between welfare and out-of-wedlock childbearing believe that welfare affects the probability that a young unmarried pregnant woman will marry more than the likelihood that she will become pregnant in the first place. This suggests that eliminating the disincentives within the welfare system could be important.

In addition, men who father children outside of marriage should bear more — not less — responsibility. Effective child support systems could create a disincentive for young men to become fathers prematurely. As noted above, stronger child support

enforcement could lead young men to take more precautions against fathering a child outside of marriage.[52]

Teen pregnancy prevention also should become a more significant focus of policy innovation and demonstrations. Research has shown that teenagers who do poorly in school and have few goals for the future are the most likely to become teen parents. This suggests that early intervention programs that focus on younger children during the years when their views about the future and the importance of academic achievement solidify could be a useful component of prevention efforts. Furthermore, the fact that teens who are achieving in school are less likely to become pregnant suggests that efforts to improve academic achievement also could be important. Mentoring programs that begin with younger children and programs that prepare these younger children to participate in school-to-work or vocational training when they get older are examples of programs that might be effective at improving children's views of the future and of the importance of education. In addition, recreational after-school activities that build self-esteem and teach the value of working hard to achieve future goals may teach skills that carry over to the classroom. Although these approaches seem promising, there is little data on their effectiveness. Such programs should be tested so that information about successful methods can be attained.

Finally, family planning services should be available so both teens and adults have the knowledge and tools to prevent unwanted pregnancies. Some 37 percent of women with incomes below 150 percent of the poverty line who were sexually active did not report using any birth control in 1988. And among sexually active teens, only 64 percent used contraception, although this represented an increase over 1982 levels. During that same period, the proportion of all births that women reported as "unwanted" increased somewhat, suggesting that the effectiveness of contraceptive use may have declined.[53] If women and teens are to prevent unwanted pregnancies and births, access to and outreach by family planning providers is essential. Demonstration projects should be undertaken to test outreach strategies by family planning providers to teenagers, both male and female. Strategies should be developed to determine how

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[52] While more effective paternity establishment procedures need to be implemented, a policy — such as the one included in the Personal Responsibility Act — that denies AFDC to children for whom paternity has not been established even when the mother is fully cooperating with the child support enforcement agency is unwarranted. Legal paternity can not always be quickly or easily established both because noncustodial parents are often difficult to locate and uncooperative and because the legal and administrative procedures of the states often take long periods of time (18 months or longer) to be completed. Such a policy would punish poor families even when the parent is doing all she can to assist the state in establishing legal paternity.

[53] Ruth Levine and Lynn Tsoflias, *Use of Family Planning and Related Services in the United States: A Look at the 1980s*, The Urban Institute.

to provide family planning services most effectively, including how to provide such services in an age-appropriate and culturally-appropriate manner.

In addition to implementing changes aimed at reducing out-of-wedlock and teen childbearing, reforms of the welfare system that boost the earnings and income of poor, single-parent families and move them into the workforce should help reduce some of the negative impacts that living in such families can have on children. For teen parents, Ohio's Learning, Earning and Parenting (LEAP) Program and the Teenage Parent Demonstration program in Chicago, Camden and Newark have shown promise. In both programs, teen parents were required to attend school and given support services such as child care and transportation assistance.[54] In LEAP, parents who regularly attended school were given financial bonuses. In both programs, participants who did not attend school regularly had their AFDC benefits reduced. Experience to date suggests that such programs can improve school attendance by teen parents. These programs are not "silver bullets" — many young parents are sanctioned for failing to attend school and many still do not graduate from high school or obtain their GED. These programs do, however, represent promising models on which to build, with further innovation and improvement needed.

Similarly, where operated effectively, the Job Opportunity and Basic Skills Program — the education and training program for AFDC recipients — can raise the employment rates and earnings of AFDC recipients. Although the gains are often modest, evaluations of California's JOBS program (called GAIN) as well as other successful job training programs, such as those operated by the San Jose-based Center for Employment Training, demonstrate that programs designed to increase the skill levels of participants and link them to jobs can increase the earnings of welfare recipients. (The Center for Employment Training program integrates classroom learning with intensive skills training tailored to specific jobs and occupations.)

In addition, reforms that change the way in which earnings are treated within the welfare system can increase families' incomes and encourage more people to work. Welfare benefits now are generally reduced $1 for every additional $1 a welfare recipient earns, after her fourth month on the job, often making it impossible for a mother to increase her income by boosting her work hours. If welfare recipients were able to keep more of their earnings, parents would be better able to raise their incomes by going to work or working more.

There has not been a rigorous evaluation measuring the effects of improving the treatment of earnings within the AFDC system, and hence the effects of such a change

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[54] In the Teenage Parent Demonstration Program, teen parents were allowed to participate in training instead of attending school. This was not allowed in the LEAP program.

on work behavior remain speculative. The Child Assistance Program, a demonstration program in New York, offers some evidence on the effects of allowing recipients to keep more of their earnings while still receiving public assistance. Welfare recipients who participate in this program, have child support orders in place, and earn above a certain amount receive a more liberal treatment of those earnings. That is, these recipients lose less of their benefits for every dollar they earn than they would lose under standard AFDC rules. Because the Child Assistance Program included other welfare system changes, it is not a strict test of what happens when recipients are allowed to retain more of their benefits as their earnings rise. Nevertheless, those participating in this demonstration did have higher earnings and employment rates than those in the control group, an encouraging sign.[55]

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[55] William L. Hamilton et al., "The New York State Child Assistance Program: Program Impacts, Costs and Benefits." Abt Associates, July 1993.

VIII. The Purpose of a Welfare System

In assessing various reforms, policymakers should bear in mind the purpose of the welfare system itself. Changing the welfare system so it does much more to encourage and promote work and personal responsibility is essential. At the same time, a basic purpose of the welfare system is to ensure that children are not plunged into destitution. Both sets of goals need to be met.

Any welfare system is likely to have certain incentives that encourage behaviors we would prefer to discourage. The response to such incentives must be carefully weighed. We do not eliminate fire departments because having the government put out fires, regardless of how they were started, may encourage some people to be a bit less careful about starting fires than they otherwise would be. We maintain the social security system even though it clearly reduces work effort among older workers and provides an incentive for people to retire earlier than they otherwise would.[56] In both cases, the good that is accomplished far outweighs the adverse side-effects.

Charles Murray's welfare proposal falls into a similar category. To drive large numbers of poor children much deeper into poverty or force them to suffer the injury of being separated from their parents because we seek to insure that welfare can never lead to a single out-of-wedlock birth would do more harm than good. It would not represent sound public policy.

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[56] Gary Burtless and Robert Moffitt, "The Effect of Social Security Benefits on the Labor Supply of the Aged" in *Retirement and Economic Behavior*, Henry Aaron and Gary Burtless, eds., The Brookings Institution, Washington, D.C., 1984.

Appendix

WELFARE AND OUT-OF-WEDLOCK BIRTHS
A Research Summary

In June 1994, a group of 76 leading researchers issued a statement on the relationship between welfare and out-of-wedlock childbearing. The researchers also addressed the likely impacts of eliminating the safety net for poor children born outside marriage. Poverty researcher Sheldon Danziger, professor of social work and public policy, organized the effort. The Center on Budget and Policy Priorities provided technical and administrative assistance. The text of the statement is as follows:

> As researchers who work in the area of poverty, the labor market, and family structure, we are concerned that the research on the effect of welfare on out-of-wedlock childbearing has been seriously distorted. As researchers, we are deeply concerned about the rising rates of out-of-wedlock childbearing and the high incidence of poverty and welfare use among single-parent families. However, the best social science research suggests that welfare programs are not among the primary reasons for the rising numbers of out-of-wedlock births.
>
> Most research examining the effect of higher welfare benefits on out-of-wedlock childbearing and teen pregnancy finds that benefit levels have no significant effect on the likelihood that black women and girls will have children outside of marriage and either no significant effect, or only a small effect, on the likelihood that whites will have such births. Indeed, cash welfare benefits have fallen in real value over the past 20

years, the same period that out-of-wedlock childbearing increased. Thus, the evidence suggests that welfare has not played a major role in the rise in out-of-wedlock childbearing.

There is, however, strong evidence that poverty harms children. Poor families often live in substandard housing and have difficulty purchasing basic necessities such as food and clothing. Research has demonstrated that poor children are more likely than nonpoor children to be too short and too thin for their age. Poor children also tend to develop academic skills more slowly than nonpoor children. And, poor children who live in poor neighborhoods are less likely than more affluent children to complete high school. Research in this and other countries also indicates that programs that provide employment and income assistance to poor families decrease poverty rates among children.

There are several plausible explanations for the rise in out-of-wedlock childbearing, although research has not determined which of these are important factors. Possible explanations include: changed sexual mores, decreased economic opportunity for low-skilled young men and young women, changed roles of women, the increased proportion of women in the labor market, and deteriorating neighborhood conditions stemming from racial segregation and industrial change. *Focusing on welfare as the primary cause of rising rates of out-of-wedlock childbearing vastly oversimplifies this complex phenomenon.*

Recently some have suggested that poor children born to unmarried parents should not be eligible for Aid to Families with Dependent Children, food stamps, or subsidized housing. Proponents of these drastic policies defend them as necessary to decrease the number of children born outside of marriage. We question the efficacy of such policies.

Policies that deny poor children basic income and nutrition assistance are likely to harm their physical and academic development and increase the incidence of homelessness and hunger among children. In addition, families that are left with no means to support their children may find that the only way their children's basic needs can be met is to place them in foster care or in an institution. Such parents would be forced to relinquish their children not because they are abusive or neglectful but simply because they are destitute. This is not in the best interests of children. While some signers of this statement believe that welfare has some modest impact on out-of-wedlock childbearing, we all agree that the damage done to children by denying assistance to their

families would be far too great to justify eliminating the safety net for them.

We need significant improvements both in the welfare system and in other policy areas. Improvements in the child support system must be made so young men understand that if they father a child they will be required to provide financial support for that child for 18 years and so fathers assume more parenting responsibilities. Changes in the welfare system must be made so more parents can move off welfare, into the workforce, and out of poverty. And, innovative approaches to curbing teen pregnancy should be pursued and strategies found effective widely implemented.

But ending welfare for poor children born out-of-wedlock does not represent serious welfare reform, and would inflict harm on many poor children. *We strongly urge the rejection of any proposal that would eliminate the safety net for poor children born outside of marriage. Such policies will do far more harm than good.*

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